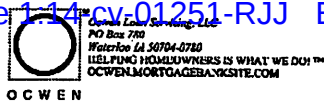


EXHIBIT # 1



JOSHUA D GALVAS
619 MATHIS ST APT C
SAN ANGELO, TX 76903-8685

From: TIM WENDT
Loss Mitigation Department
Date: April 19, 2013
RE: Account Number: 0864294878
Property Address: 4301 RED ARROW RD
FLINT, MI 48507

Attached please find 'HUD-90052' closing worksheet. This form represents our final approval to proceed with the 'Short Sale' as provided in the terms of the HUD 1 settlement statement you issued to our office.

Please be sure the 'HUD-90052' closing worksheet is executed by the seller(s), sales agent and the closing agent at the time of closing.

Please ensure the final HUD1 settlement statement is executed by the sellers, buyers and the closing agent at the time of closing.

Please ensure the net proceeds, HUD-90052 closing worksheet and signed final HUD 1 settlement are forwarded to our office immediately upon closing. Please fax a copy to TIM WENDT at 866-779-8547 and to our general fax number, (866) 709-4744.

If any figures on the HUD1 settlement statement change, you must contact us for immediate approval.

If we fail to receive any of these items by the next business day after closing, a daily interest penalty may be required.

PROCEEDS MUST BE WIRED TO:

JP Morgan Chase Bank, N.A.
ABA Routing Number 083000137
Account #85070241

Beneficiary: Ocwen Loan Servicing, LLC

Wire transfers must:

Be identified by a loan number.

Be identified by the mortgagor's name.

Include the payment amount plus an additional \$5 wire fee.

Be accompanied by a fax to the Payment Processing department at (866) 340-7535 listing multiple account numbers if multiple accounts are being paid with the wire.

IF YOU HAVE ANY FURTHER QUESTIONS, PLEASE FEEL FREE TO CONTACT OUR OFFICE AT (800) 850-4622.

THANK YOU

**Sales Contract Review
Pre-foreclosure Sale Program**
**U. S. Department of Housing
and Urban Development**
Office of Housing
Federal Housing Commissioner

 OMB Approval No.2502-0464
(exp. 10/31/2012)

Public reporting burden for this collection of information is estimated to average 9 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This information is required to obtain benefits. HUD may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

Section 204 of the National Housing Act authorizes the Secretary to pay an insurance claim that bridges the gap between the fair market value proceeds from the HUD-approved third party sale of a property. The respondent's maybe lenders (mortgagee's), counselors and homeowners who are attempting to sell their properties prior to foreclosure. The Privacy Act of 1974 pledges assurances of confidentiality to respondents. HUD generally discloses this data only in response to a Freedom of Information request.

Mortgagee Contact Person: TIM WENDT	Phone Number: 248-804-0231	Account/Control Number: 0494294878	FHA Case Number: 2621581265703
Homeowner Name(s): JOSHUA D GALVAS		Property Address: 4301 RED ARROW RD FLINT, MI 48507	
Homeowner Name(s):			

Date of Sales Contract: March 29, 2013	Date contract Received by Mortgagee: March 29, 2013	Sales Agent and Firm: CHRIS KEELS Transactions LLC	Phone Number: 248-804-0231	Sales Commission & Rate: \$390.00 (6%)
Offered By: Kevin D. Waynick			Address: 123 hotel dr flint, MI 48507	
Listing Price: \$14,900.00	Price Offered: \$6,500.00	Appraised Value: \$6,500.00	90% of Appraised Value: \$5,850.00	Estimated Net Sales Proceeds: \$4,285.34

Mortgagee (or HUD) Review of the Sales Contract

The Sales Contract offered by the individuals listed above is:

- ☒ Accepted
☐ Rejected (List reasons below)

This Sales Contract is rejected for the following reasons(s):

X *Thomas Conroy*
 04/19/2013

Mortgagee Signature and Date

**A. Settlement Statement (HUD-1)****B. Type of Loan**

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input type="checkbox"/> Conv. Unins.	6. File Number: F11872	7. Loan Number:	8. Mortgage Insurance Case Number:
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.				

C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name and Address of Buyer: Kevin D. Waynick 4301 Red Arrow Rd Flint, MI 48507	E. Name and Address of Seller: Joshua Galvas, a married man 2546 Fairchild St Lackland, AFB, TX 78236	F. Name and Address of Lender:
G. Property Location: 4301 Red Arrow Rd. Flint, MI 48507 Genesee County, Michigan Lots 200 & 201 Farnamwood 41-29-176-081	H. Settlement Agent: Liberty Title Agency 11407 S. Saginaw St. Grand Blanc, MI 48439 Ph. (810)357-0759 Place of Settlement: 11407 S. Saginaw St. Grand Blanc, MI 48439	I. Settlement Date: April 19, 2013

J. Summary of Buyer's transaction		K. Summary of Seller's transaction	
100. Gross Amount Due from Buyer:		400. Gross Amount Due to Seller:	
101. Contract sales price	6,500.00	401. Contract sales price	6,500.00
102. Personal property		402. Personal property	
103. Settlement Charges to Buyer (Line 1400)	168.00	403.	
104.		404.	
105.		405.	
Adjustments for items paid by Seller in advance		Adjustments for items paid by Seller in advance	
106. Summer Taxes 04/19/13 to 08/30/13	145.44	406. Summer Taxes 04/19/13 to 08/30/13	145.44
107. Winter Taxes 04/19/13 to 12/31/13	100.80	407. Winter Taxes 04/19/13 to 12/31/13	100.80
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. Gross Amount Due from Buyer	6,914.24	420. Gross Amount Due to Seller	6,746.24
200. Amounts Paid by or in Behalf of Buyer		500. Reductions in Amount Due Seller:	
201. Deposit or earnest money	500.00	501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)		502. Settlement charges to Seller (Line 1400)	1,485.90
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff First Mortgage to Ocwen Loan Servicing	4,500.34
205.		505. Payoff Second Mortgage	
206.		506.	
207.		507. (\$305.00 disbursed)	
208.		508.	
209. Seller Paid Owner's Policy		509. Seller Paid Owner's Policy	
Adjustments for items unpaid by Seller		Adjustments for items unpaid by Seller	
210. Summer Taxes to		510. Summer Taxes to	
211. Winter Taxes to		511. Winter Taxes to	
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517. Cash to Homeowner to Joshua A Galvas	750.00
218.		518.	
219.		519.	
220. Total Paid by/for Buyer	500.00	520. Total Reduction Amount Due Seller	6,746.24
300. Cash at Settlement from/to Buyer		600. Cash at settlement to/from Seller	
301. Gross amount due from Buyer (line 120)	6,914.24	601. Gross amount due to Seller (line 420)	6,746.24
302. Less amount paid by/for Buyer (line 220)	(500.00)	602. Less reductions due Seller (line 520)	(6,746.24)
303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Buyer	6,414.24	603. Cash <input type="checkbox"/> To <input type="checkbox"/> From Seller	0.00

* Paid outside of closing by borrower(S), seller(S), lender(L), or third-party(T)

700. Total Real Estate Broker Fees		\$ 390.00		
Division of Commission (line 700) as follows:				
701. \$ 195.00	to	Crown Real Estate Group		
702. \$ 195.00	to	R.D. Realty LLC		
703. Commission paid at settlement				
704.				390.00
705.				
800. Items Payable in Connection with Loan				
801. Our origination charge	\$	(from GFE #1)		
802. Your credit or charge (points) for the specific interest rate chosen	\$	(from GFE #2)		
803. Your adjusted origination charges to		(from GFE #A)	0.00	
804. Appraisal fee	to	(from GFE #3)		
805. Credit Report	to	(from GFE #3)		
806. Tax service	to	(from GFE #3)		
807. Flood certification	to	(from GFE #3)		
808.		(from GFE #3)		
809.		(from GFE #3)		
810.		(from GFE #3)		
811.		(from GFE #3)		
900. Items Required by Lender to Be Paid in Advance				
901. Daily interest charges from	to	@ \$/day (from GFE #10)		
902. MIP Tot Ins. for Life of Loan	months to	(from GFE #3)		
903. Homeowner's insurance for	years to	(from GFE #11)		
904.		(from GFE #11)		
905.		(from GFE #11)		
1000. Reserves Deposited with Lender				
1001. Initial deposit for your escrow account		(from GFE #9)		
1002. Homeowner's insurance	months @ \$	per month \$		
1003. Mortgage insurance	months @ \$	per month \$		
1004. Property taxes		\$		
1005.		\$		
1006.	months @ \$	per month \$		
1007.	months @ \$	per month \$		
1008.		\$		
1009.		\$		
1100. Title Charges				
1101. Title services and lender's title insurance		(from GFE #4)	150.00	
1102. Settlement or closing fee	to Liberty Title Agency	\$ 150.00		750.00
1103. Owner's title insurance to First American Title Insurance Company		(from GFE #5)		285.00
1104. Lender's title insurance to First American Title Insurance Company		\$		
1105. Lender's title policy limit	\$			
1106. Owner's title policy limit	\$ 6,500.00			
1107. Agent's portion of the total title insurance premium	to Liberty Title Agency	\$ 219.85		
1108. Underwriter's portion of the total title insurance premium	to First American Title Insurance Company	\$ 45.05		
1109. Courier Fee		\$		
1110. Lien Release Tracking	reQuire	\$		
1111. Doc Prep Fee	Transactions, LLC	\$		
1112. Title Review Fee	Transactions, LLC	\$		
1113.		\$		
1200. Government Recording and Transfer Charges				
1201. Government recording charges	to Genesee County Register of Deeds	(from GFE #7)	18.00	
1202. Deed \$ 18.00	Mortgage \$	Releases \$	Other \$	
1203. Transfer taxes		(from GFE #8)		
1204. City/County tax/stamps	Deed \$ 7.15	Mortgage \$		7.15
1205. State tax/stamps	Deed \$ 48.75	Mortgage \$		48.75
1206. Record Lien Release	to Genesee County Register of Deeds			17.00
1207. Record 2nd Deed	to Genesee County Register of Deeds			18.00
1300. Additional Settlement Charges				
1301. Required services that you can shop for		(from GFE #6)		
1302.		\$		
1303.		\$		
1304.		\$		
1305.		\$		
1400. Total Settlement Charges (enter on lines 103, Section J and 802, Section K)			188.00	1,495.00

* Paid outside of closing by borrower(S), seller(S), lender(L), or third-party(T)

As of Date: April 22, 2013

04/23/2013 08:19:37 AM

4272489143 - Outgoing Wire/Escrow Account cont.

Debit Transactions cont.

Wire Transfer Out cont.

Money Transfer DB - Wire cont.

Amount	Reference Number	Reference Detail
\$39,355.00	76	FED WIRE OUT 021476 ORIGINATOR: LIBERTY TITLE AGENCY INC AC/4272489143 BENEFICIARY: Howard R. Crossin AC/1320100 RECVBNK: CITIZENS BANK ABA: 07200528 OBI: 28630 Meadowbrook; Remitter: Sue Woirell 810-221-0777 130422 873 D TIME: 1348
\$20,211.1		FED WIRE OUT 021473 ORIGINATOR: LIBERTY TITLE AGENCY INC AC/4272489143 BENEFICIARY: ... RECVBNK: CITIZENS BANK ABA: 07200528 OBI: Payoff Loan #02136303009 Sandra & L ... TRN: 130422021 ...
\$8,546.98		FED WIRE OUT 029802 ORIGINATOR: LIBERTY TITLE AGENCY INC AC/4272489143 BENEFICIARY: Owen Loan Co. AC/8272489143 RECVBNK: CHASE MANHATTAN BANK ABA: 021000021 OBI: Ref: Buyer Mark ... TRN: 130422029802 FEDREF: 00920 DATE: 130422 TIME: 1516
\$4,500.34	130422026345	FED WIRE OUT 026345 ORIGINATOR: LIBERTY TITLE AGENCY INC AC/4272489143 BENEFICIARY: Owen Loan Servicing LLC AC/85070241 RECVBNK: JPMORGAN CHASE BANK NA ABA: 083000137 OBI: Re payoff for Joshua Galvas # 06012 94878 Prop Add 4301 Red Arrow Road Flint MI 48507 Liberty Title Helena 8103570759 TRN: 130422026345 FEDREF: 00947 DATE: 130422 TIME: 1411
\$30.00	029290	FED WIRE OUT 029290 ORIGINATOR: LIBERTY TITLE AGENCY INC AC/4272489143 BENEFICIARY: CHE ... RECVBNK: CHASE MANHATTAN BANK ABA: 021000021 OBI: Pay of SS Proc: 6505 882916P ... DA ...

\$3,291,996.04 Money transfer DB - Wire Total

\$3,291,996.04 Wire Transfer Out Total

ZBA Debits

<u>Amount</u>	<u>Reference Number</u>	<u>Reference Detail</u>
\$2,343,734.03	04252651836	FUNDS TRANSFER TO ACCT 4252651836
<u>\$2,343,734.03</u>	ZBA Debits Total	

\$5,635,730.07 Debit Transactions Total

EXHIBIT # 2

2

Joshua D Galvas's

11/4/2014 Experian Credit Report

Accounts (cont.)

OCWEN LOAN SERVICING L (800) 766-4622

Account Name: OCWEN LOAN SERVICING L
Account #: 60129XXXX
Payment Status: Legally paid in full for less than the full balance
Account Type: Unknown
Balance: -
Date Open: 06/01/2005
Last Updated: 04/01/2013
Account Status: Closed
Terms: 30 Months
Phone #: (800) 766-4622
Address: 3451 HAMMOND AVE
Ownership:
Original Creditor: -
Company Sold-to: -
Credit Limit: -
Monthly Payment: -
Past Due Amount: -
High Balance: -
Balloon Payment: -
Comments: -

24-Month Payment History

	2013												2014											
	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov
Experian	120	120	120	120	FP																			
Equifax																								
TransUnion																								

EXHIBIT # 3

③



Ocwen Loan Servicing, LLC
WWW.OCWEN.COM
Helping Homeowners is What We Do.™

1661 Worthington Road, Ste 100
West Palm Beach, FL 33409
Toll Free: (800) 746-2936

11/18/2014

Loan Number: ~~160721~~ 4878

Joshua D Galvas
2244 Raymond Losano Dr
Lackland Afb, TX 78236

Property Address: 4301 Red Arrow Rd
Flint, MI 48507

Re: Delinquency Information

Dear Joshua D Galvas

We are providing the information in this notice because, as of the date of this letter, the above account is delinquent.

****DELINQUENCY NOTICE****

You are late on your mortgage payments. As of 11/18/14, you are 808 days delinquent on your mortgage loan. Your account first became delinquent on 09/02/12. Failure to bring your loan current may result in fees and foreclosure – the loss of your home.

Recent Account History

- Payment due 11/01/14: UNPAID AMOUNT OF \$289.8
- Payment due 10/01/14: UNPAID AMOUNT OF \$289.8
- Payment due 09/01/14: UNPAID AMOUNT OF \$289.8
- Payment due 08/01/14: UNPAID AMOUNT OF \$289.8
- Payment due 07/01/14: UNPAID AMOUNT OF \$289.8
- Payment due 06/01/14: UNPAID AMOUNT OF \$289.8
- **Total: \$6850.34. You must pay this amount to bring your loan current. Please note that the Total Amount Due includes your next regular monthly payment.**
This amount may not include all fees and charges, as all fees and charges may not have been billed or posted to your account as of the letter date. Please contact us for your current reinstatement amount or payoff amount.

If You Are Experiencing Financial Difficulty: If you are experiencing financial difficulties and would like counseling or assistance, you can contact the U.S. Department of Housing and Urban Development (HUD). For a list of homeownership counselors or counseling organizations in your area, go to www.hud.gov/offices/hsg/sth/hcc/hcs.cfm or call 800-569-4287.

NMLS # 1852

MADNREM

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.



Ocwen Loan Servicing, LLC
WWW.OCWEN.COM
Helping Homeowners is What We Do.™

1661 Worthington Road, Ste 100
West Palm Beach, FL 33409
Toll Free: (800) 746-2936

Should you have any questions or concerns, or believe an error has occurred, please contact us immediately 800-746-2936. We are available to assist you Monday through Friday 8:00 am to 9:00 pm ET, Saturday 8:00 am to 5:00 pm ET, and Sunday 9:00 am to 9:00 pm ET.

If you would like to submit a qualified written request, a notice of error, or a request for information, you must use the following address:

Research Department, P.O. Box 24736, West Palm Beach, Florida 33416-4736.

If you have any further questions regarding this letter, your account or options that we may have available, you may schedule an appointment with your Home Retention Specialist, Erica Cing, by contacting us at (800) 746-2936, Erica Cing is your designated contact for inquiries and the submission of documents as needed.

Sincerely,
Ocwen Loan Servicing, LLC

Please Note: This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you have an active bankruptcy case or have received an Order of Discharge from a Bankruptcy Court, the following Notice Regarding Bankruptcy applies.

Notice Regarding Bankruptcy: Please be advised that if you are part of an active Bankruptcy case or if you have received an Order of Discharge from a Bankruptcy Court, this letter is in no way an attempt to collect either a pre-petition, post petition or discharged debt. If your bankruptcy case is still active, no action will be taken in willful violation of the Automatic Stay. If you have received an Order of Discharge in a Chapter 7 case, any action taken by us is for the sole purpose of protecting our lien interest in the underlying mortgaged property and is not an attempt to recover any amounts from you personally. Finally, if you are in an active Chapter 11, 12 or 13 bankruptcy case and an Order for Relief from the Automatic Stay has not been issued, you should continue to make payments in accordance with your plan.

NMLS # 1852

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.

MADNREM



OCWEN

Ocwen Loan Servicing, LLC
PO Box 24738
West Palm Beach, FL 33416-4738

www.ocwencustomers.com

Mortgage Account Statement

Property Address 4301 Red Arrow Rd
Flint, MI 48507

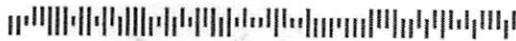
Statement Date 11/17/14
Account Number ~~0501294878~~
Payment Due Date 12/01/14

Amount Due **\$6,850.34**

If payment is received after 12/16/14, a \$1.21 late fee will be charged.

Customer Care 800-746-2936
Insurance 866-317-7661

11/13/14 3:53 PM 3 0320547 20141118 JKFSR13 OCWSTMT 1 oz DCU JKFSR0000 140551 MS



JOSHUA D GALVAS
2244 RAYMOND LOSANO DR
LACKLAND AFB TX 78236-1054



Account Information		Explanation of Amount Due	
Principal Balance	\$4,500.34	Principal	\$8.75
Maturity Date	July 1, 2035	Interest	\$21.40
Interest Rate (until June 1, 2015)	6.00000%	Escrow	\$92.41
Prepayment Penalty	No	Total Regular Payment	\$122.56
		Past Due Payment(s) Amount	\$6,727.78
		Total Amount Due	\$6,850.34

* This is your Principal Balance only, not the amount required to pay the loan in full.

Activity Since Last Statement (10/16/14 to 11/17/14)

How Payments & Charges were Applied										
Date Applied	Date Received	Description	Transaction Total	Principal	Interest	Escrow	Optional Products	Late Charges	Fees/ Other	Unapplied Funds

Past Payments Breakdown				Special Notices	
	Paid Since Last Statement		Paid Year to Date		
Principal	\$0.00		\$0.00		
Interest	\$0.00		\$0.00		
Escrow (Taxes & Insurance)	\$0.00		\$0.00		
Fees/Other Charges	\$0.00		\$0.00		
Unapplied Funds**	\$0.00		\$0.00		
Total	\$0.00		\$0.00		

Important News

Please note that your monthly payment amount has changed to \$122.56 effective 12/01/2014. Further detail regarding the reason for this change will be included in a separate letter.

Payments received are to be applied in accordance with your mortgage note. Payments will be first applied to bring your loan contractually current. Any additional funds received will be applied to outstanding fees and advances prior to being applied to principal.

Tax season is right around the corner. Please visit OCWEN's website at www.ocwencustomers.com to verify the social security number on file for your loan.

If you have any questions about your loan, please call 1-800-746-2936 and ask to set up an appointment with Erica Cing, your relationship manager, or schedule an appointment at www.ocwencustomers.com.

See reverse side for important information and state specific disclosures.

EXHIBIT # 4

4

AFFIDAVIT OF JOSHUA D. GALVAS

STATE OF TEXAS)

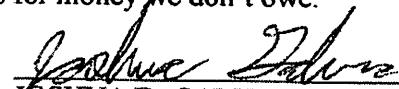
COUNTY OF BEXAR)*

JOSHUA D. GALVAS being first duly sworn, deposes and says that he is of suitable age and discretion to testify in a Court of law and that he makes this Affidavit based upon personal knowledge and, if called upon to testify, would testify as follows:

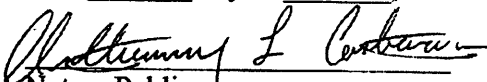
1. My wife and I owned a home in Flint, Michigan whose mortgage loan was serviced by Ocwen Loan Servicing, LLC.
2. Because of a financial hardship and the bust in the real estate economy we were facing the foreclosure of our home. Instead, we made an agreement with Ocwen to short sale the property and leave the home. Ocwen called this agreement their Pre Foreclosure Sale (PFS) program.
3. The house loan was settled for approximately \$6500 on or about April 19, 2012 and a new owner, Kevin D. Waynick, took over ownership of the home and the debt was eliminated in the short sale. We were paid approximately \$750 by Ocwen to sell the home to Mr. Waynick.
4. Even though we don't owe anything on the home, Ocwen started to contact us this year to collect approximately \$6500 that they say we owed on mortgage. We have received letters with an accruing balance every month since the spring of 2012. Every month they send us letters and add interest to the debt they say we owe on the home.
5. We thought, at first, they simply needed to process their paperwork, so we waited. Many months went by with the balance they said we owed--though we no longer owned the home and no longer owed any debt--ever increasing. When we began

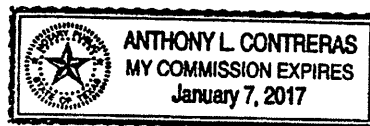
receiving foreclosure notices, we contacted them. To the best of my memory, they told us it was just going to take some time to process the paperwork because shortly before the short sale the mortgage had been sold from GMAC Mortgage to Ocwen Loan Services.

6. Around the beginning of 2014, after having received monthly statements warning us of accrued debt and foreclosure notices without any break since the spring of 2012, the number of foreclosure notices and notifications that they needed to collect a supposedly owed debt began to increase from one per type (one mortgage statement and one foreclosure notice and/or attempt to collect debt) to several (one mortgage statement and *several* foreclosure notices and/or attempts to collect debt).
7. We do not owe anything on the home and any money received on the Short Sale and by the PFS program was paid to Ocwen at the closing. We did not receive the \$6500.
8. We have called Ocwen a number of times to tell them to stop sending us collection letters but they do not stop. We call the phone number on their collection letters, it is hard to get anyone to listen at Ocwen and they don't call you back. We have given up trying to talk with them.
9. The interest keeps rising and a recent letter claims we are 808 days delinquent on the debt and they are charging us late fees and interest we don't owe them.
10. We can't get Ocwen to stop contacting us for money we don't owe.


JOSHUA D. GALVAS

Subscribed and sworn to before me
This 2nd day of December, 2014.


Notary Public





Ocwen Loan Servicing, LLC
WWW.OCWEN.COM
Helping Homeowners is What We Do!™

1661 Worthington Road, Ste 100
West Palm Beach, FL 33409
Toll Free: (800) 746-2936

10/18/2014

Loan Number: ~~601294~~878

Joshua D Galvas
2244 Raymond Losano Dr
Lackland Afb, TX 78236

Property Address: 4301 Red Arrow Rd
Flint, MI 48507

Re: Delinquency Information

Dear Joshua D Galvas

We are providing the information in this notice because, as of the date of this letter, the above account is delinquent.

****DELINQUENCY NOTICE****

You are late on your mortgage payments. As of 10/17/14, you are 776 days delinquent on your mortgage loan. Your account first became delinquent on 09/02/12. Failure to bring your loan current may result in fees and foreclosure – the loss of your home.

Recent Account History

- Payment due 10/01/14: UNPAID AMOUNT OF \$289.8
- Payment due 09/01/14: UNPAID AMOUNT OF \$289.8
- Payment due 08/01/14: UNPAID AMOUNT OF \$289.8
- Payment due 07/01/14: UNPAID AMOUNT OF \$289.8
- Payment due 06/01/14: UNPAID AMOUNT OF \$289.8
- Payment due 05/01/14: UNPAID AMOUNT OF \$289.8
- **Total: \$6727.78. You must pay this amount to bring your loan current. Please note that the Total Amount Due includes your next regular monthly payment.**
This amount may not include all fees and charges, as all fees and charges may not have been billed or posted to your account as of the letter date. Please contact us for your current reinstatement amount or payoff amount.

If You Are Experiencing Financial Difficulty: If you are experiencing financial difficulties and would like counseling or assistance, you can contact the U.S. Department of Housing and Urban Development (HUD). For a list of homeownership counselors or counseling organizations in your area, go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm or call 800-569-4287.

NMLS # 1852

MADNREM

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.



Ocwen Loan Servicing, LLC
WWW.OCWEN.COM
Helping Homeowners is What We Do!™

1661 Worthington Road, Ste 100
West Palm Beach, FL 33409
Toll Free: (800) 746-2936

Should you have any questions or concerns, or believe an error has occurred, please contact us immediately 800-746-2936. We are available to assist you Monday through Friday 8:00 am to 9:00 pm ET, Saturday 8:00 am to 5:00 pm ET, and Sunday 9:00 am to 9:00 pm ET.

If you would like to submit a qualified written request, a notice of error, or a request for information, you must use the following address:

Research Department, P.O. Box 24736, West Palm Beach, Florida 33416-4736.

If you have any further questions regarding this letter, your account or options that we may have available, you may schedule an appointment with your Home Retention Specialist, Erica Cing, by contacting us at (800) 746-2936, Erica Cing is your designated contact for inquiries and the submission of documents as needed.

Sincerely,
Ocwen Loan Servicing, LLC

Please Note: This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you have an active bankruptcy case or have received an Order of Discharge from a Bankruptcy Court, the following Notice Regarding Bankruptcy applies.

Notice Regarding Bankruptcy: Please be advised that if you are part of an active Bankruptcy case or if you have received an Order of Discharge from a Bankruptcy Court, this letter is in no way an attempt to collect either a pre-petition, post petition or discharged debt. If your bankruptcy case is still active, no action will be taken in willful violation of the Automatic Stay. If you have received an Order of Discharge in a Chapter 7 case, any action taken by us is for the sole purpose of protecting our lien interest in the underlying mortgaged property and is not an attempt to recover any amounts from you personally. Finally, if you are in an active Chapter 11, 12 or 13 bankruptcy case and an Order for Relief from the Automatic Stay has not been issued, you should continue to make payments in accordance with your plan.

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